

United States Bankruptcy Court
Northern District of Ohio

In re:
Frank B. Restifo, Jr.
Debtor

Case No. 19-12146-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 61

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db +Frank B. Restifo, Jr., 2047 Fairview Ave Apt 1, Cleveland, OH 44106-2978
25980220 Ameripath Cleveland, Inc., P.O. Box 740975, Cincinnati, OH 45274-0975
25980221 Associates in Neurology, Inc., 35040 Chardon Rd. 110, Willoughby, OH 44094-9004
25980228 +Crescendo Bioscience Inc., PO Box 581108, Salt Lake City, UT 84158-1108
25980229 +Cuyahoga County Clerk of Courts, 1200 Ontario St., Cleveland, OH 44113-1610
25980230 +Debt Finance Dept., PO Box 25006, PMB 32525, Phoenix, AZ 85002-5006
25980233 +Dover Place, 34850 Lakeshore Blvd, Eastlake, OH 44095-2087
25980234 +Eagle Loan, 5961 Andrews Rd. Suite A&B, Mentor, OH 44060-2819
25980235 +Fair Collections, 12304 Baltimore Avenue, Beltsville, MD 20705-1314
25980236 +Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
25980239 +First Credit Inc., PO Box 630838, Cincinnati, OH 45263-0838
25980240 +First Federal Credit Control, 24700 Chagrin Blvd. #205, Beachwood, OH 44122-5662
25980241 +Fred Shirch MD, 30575 Euclid Ave, Wickliffe, OH 44092-1037
25980242 +Geauga Sleep Center, 100 7th Ave, Suite 225, Chardon, OH 44024-7806
25980246 +Lab Corp, PO Box 2240, Burlington, NC 27216-2240
25980247 +Lake County EKG Associates, 30701 Lorain Road, Suite A, North Olmsted, OH 44070-6325
25980249 +Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
25980250 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
25980252 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
25980254 Northeast Ohio Vascular Associates, 36060 Euclid Ave Suite 107, Willoughby, OH 44094-4661
25980255 +Phillips & Cohen, 1002 Justison St., Wilmington, DE 19801-5148
25980259 +ROI, P.O. Box 549, Lutherville Timonium, MD 21094-0549
25980256 +Republic Bank And Trust, 101 Crossways Park W, Woodbury, NY 11797-2020
25980262 +UH Ahuja Medical Center, P.O. Box 781988, Detroit, MI 48278-1988
25980263 UHLSF, PO Box 772151, Detroit, MI 48277-2151
25980264 +UHMP Internal Medicine, PO Box 14000, Belfast, ME 04915-4033
25980265 +UHMP Mentor Internal Medicine, PO Box 14000, Belfast, ME 04915-4033
25980266 Univ Hosp Lab Serv Foundation, Dept 781834, Detroit, MI 48278-1834
25980267 +Univeristy Hospitals, 20800 Harvard Rd, Beachwood, OH 44122-7251
25980268 +University Hospital, PO Box 931242, Cleveland, OH 44193-1471
25980269 +University Hospitals, P.O. Box 781988, Detroit, MI 48278-1988
25980270 University Hospitals Medical Group, ATTN # 5467R, P.O. Box 14000, Belfast, ME 04915-4033
25980271 University Hospitals Medical Group, Inc., P.O. Box 772042, Detroit, MI 48277-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: awall@ohiolegalclinic.com Apr 12 2019 22:29:46 Anna Marie Wall,
Rauser & Associates, 614 W Superior Avenue Suite 950, Cleveland, OH 44113-1306
tr +EDI: QVEBROWN.COM Apr 13 2019 02:08:00 Virgil E. Brown, Jr., 4070 Mayfield Road,
Cleveland, OH 44121-3036
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 12 2019 22:30:53 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25980244 EDI: HNDA.COM Apr 13 2019 02:08:00 Honda Financial Services, PO Box 60001,
City of Industry, CA 91716
25980217 +EDI: ACECASHXPRESS.COM Apr 13 2019 02:08:00 Ace Cash Express, 21177 Euclid Avenue,
Euclid, OH 44117-1527
25980218 +Fax: 864-336-7400 Apr 13 2019 01:38:03 Advance America, 34738 Vine Street,
Eastlake, OH 44095-5120
25980219 EDI: RMSC.COM Apr 13 2019 02:08:00 Amazon, P.O. Box 960013, Orlando, FL 32896-0013
25980222 +EDI: TSYS2.COM Apr 13 2019 02:08:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
25980223 +E-mail/Text: bkinfo@ccfi.com Apr 12 2019 22:31:09 Buckeye Credit Solutions,
6785 Bobcat Way #200, Dublin, OH 43016-1443
25980224 +E-mail/Text: bkinfo@ccfi.com Apr 12 2019 22:31:09 Buckeye Credit Soulitions,
6785 Bobcat Way #200, Dublin, OH 43016-1443
25980225 +EDI: CAPITALONE.COM Apr 13 2019 02:08:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
25980226 +E-mail/Text: bkinfo@ccfi.com Apr 12 2019 22:31:09 Checksmart, 6785 Bobcat Way,
Suite 200, Dublin, OH 43016-1443
25980227 +EDI: CONVERGENT.COM Apr 13 2019 02:08:00 Convergent Outsourcing, 800 SW 39th St.,
P.O. Box 9004, Renton, WA 98057-9004
25980231 EDI: DISCOVER.COM Apr 13 2019 02:08:00 Discover Bank, PO Box 15316,
Wilmington, DE 19850
25980232 +EDI: DISCOVER.COM Apr 13 2019 02:08:00 Discover Financial Services LLC, P.O. Box 3025,
New Albany, OH 43054-3025
25980237 +E-mail/Text: data_processing@fin-rec.com Apr 12 2019 22:30:56 Financial Recovery Services,
PO Box 385908, Minneapolis, MN 55438-5908
25980238 +Fax: 864-336-7400 Apr 13 2019 01:38:03 First American Loans, 33419 Vine Street,
Eastlake, OH 44095-3472
25980243 +EDI: PHINGENESIS Apr 13 2019 02:08:00 Genesis Bankcard Service, PO Box 4499,
Beaverton, OR 97076-4499
25980245 EDI: IRS.COM Apr 13 2019 02:08:00 IRS, Insolvency Group 3, 1240 E 9th St, Room 493,
Cleveland, OH 44199
25980248 +E-mail/Text: support@ljross.com Apr 12 2019 22:30:58 LJ Ross & Associates, P.O. Box 6099,
Jackson, MI 49204-6099

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Form ID: 309A

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Total Noticed: 61

Date Rcvd: Apr 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

25980253 +E-mail/Text: bankruptcynotices@schear.net Apr 12 2019 22:32:15 NCP Finance Ohio LLC,
205 Sugar Camp Circle Dept CNG, Dayton, OH 45409-1970
25980251 EDI: NAVIENTFKASMSERV.COM Apr 13 2019 02:08:00 Navient, P.O. Box 9460,
Wilkes Barre, PA 18773-9460
25981176 +EDI: PRA.COM Apr 13 2019 02:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25980258 E-mail/Text: bk@revenuegroup.com Apr 12 2019 22:32:39 Revenue Group, P.O. Box 93983,
Cleveland, OH 44101-5983
25980257 +E-mail/Text: bk@revenuegroup.com Apr 12 2019 22:32:39 Revenue Group, 3711 Chester Ave.,
Cleveland, OH 44114-4623
25980260 EDI: RMSC.COM Apr 13 2019 02:08:00 Synchrony Bank/Amazon, PO Box 960061,
Orlando, FL 32896-0061
25980261 +E-mail/Text: bankruptcycydepartment@tsico.com Apr 12 2019 22:32:52 Transworld Systems,
507 Prudential Road, Horsham, PA 19044-2308
25980272 EDI: USBANKARS.COM Apr 13 2019 02:08:00 US Bank, P.O. Box 790408,
Saint Louis, MO 63179-0408

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Anna Marie Wall on behalf of Debtor Frank B. Restifo, Jr. awall@ohiolegalclinic.com,
amariewall27@gmail.com;nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;rauserlaw@gma
il.com;rauser@bestclientinc.com;rauserandassociates@gmail.com;rauserecfmail@gmail.com;mresar@ohio
legalclinic.com
Virgil E. Brown, Jr. virgil@vbetrustee.com, vbrownjr@ecf.axiosfs.com

TOTAL: 2

Information to identify the case:

Debtor 1 Frank B. Restifo Jr.
First Name _____ Middle Name _____ Last Name _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **Northern District of Ohio**
Case number: **19-12146-jps**

Social Security number or ITIN **xxx-xx-7738**
EIN _____
Social Security number or ITIN _____
EIN _____
Date case filed for chapter **7 4/10/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1: | | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Frank B. Restifo Jr. | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 2047 Fairview Ave Apt 1 Cleveland, OH 44106 | |
| 4. Debtor's attorney Name and address | Anna Marie Wall Rauser & Associates 614 W Superior Avenue Suite 950 Cleveland, OH 44113-1306 | Contact phone 216-263-6200 Email: awall@ohiolegalclinic.com |
| 5. Bankruptcy trustee Name and address | Virgil E. Brown Jr. 4070 Mayfield Road Cleveland, OH 44121 | Contact phone (216) 851-3304 Email: virgil@vebtrustee.com |

For more information, see page 2 >

| | | |
|---|---|---|
| 6. Bankruptcy clerk's office | United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235 | Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 4/12/19 |
| Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov , www.ohnb.uscourts.gov . | | |
| 7. Meeting of creditors | May 20, 2019 at 11:30 AM | Location: |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114 |
| | | *** Valid photo identification required *** *** Proof of Social Security Number required *** |
| 8. Presumption of abuse | The presumption of abuse does not arise. | |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | | |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 7/19/19 |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| Please do not file a proof of claim unless you receive a notice to do so. | | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |